

## **EXHIBIT 1**

UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF NEW YORK

MUTINA MICHELO, KATHERINE SEAMAN,  
MARY RE SEAMAN, and SANDRA TABAR,  
individually and on behalf of all others similarly  
situated,

Plaintiffs,

v.

NATIONAL COLLEGIATE STUDENT LOAN  
TRUST 2007-2; NATIONAL COLLEGIATE  
STUDENT LOAN TRUST 2007-3;  
TRANSWORLD SYSTEMS, INC., in its own right  
and as successor to NCO FINANCIAL SYSTEMS,  
INC.; EGS FINANCIAL CARE INC., formerly  
known as NCO FINANCIAL SYSTEMS, INC.; and  
FORSTER & GARBUS LLP,

Defendants.

No. 18-cv-1781

CHRISTINA BIFULCO, FRANCIS BUTRY,  
and CORI FRAUENHOFER, individually and on  
behalf of all others similarly situated,

Plaintiffs,

v.

NATIONAL COLLEGIATE STUDENT LOAN  
TRUST 2004-2; NATIONAL COLLEGIATE  
STUDENT LOAN TRUST 2006-4;  
TRANSWORLD SYSTEMS, INC., in its own right  
and as successor to NCO FINANCIAL SYSTEMS,  
INC.; EGS FINANCIAL CARE INC., formerly  
known as NCO FINANCIAL SYSTEMS, INC.; and  
FORSTER & GARBUS LLP,

Defendants.

No. 18-cv-7692

**DECLARATION OF DORRI COSTELLO**

Dorri Costello, pursuant to 28 U.S.C. § 1746, declares:

1. I am a Vice President in the Global Capital Markets Unit of Wilmington Trust Company ("Wilmington Trust") and have been employed by Wilmington Trust since 1998. I

make this declaration based on my personal knowledge, investigation, and review of the business records of the Trusts, defined below, maintained by Wilmington Trust.

2. From August 15, 2008 until October 9, 2017, Wilmington Trust acted as the Owner Trustee and thereafter through the present, including in June 2018, Wilmington Trust acted as Interim Owner Trustee for The National Collegiate Master Student Loan Trust I, The National Collegiate Student Loan Trust 2003-1, The National Collegiate Student Loan Trust 2004-1, The National Collegiate Student Loan Trust 2004-2, The National Collegiate Student Loan Trust 2005-1, The National Collegiate Student Loan Trust 2005-2, and The National Collegiate Student Loan Trust 2005-3. From the inception of each of the following Trusts until October 9, 2017, Wilmington Trust Company acted as the Owner Trustee and thereafter through the present, including in June 2018, Wilmington Trust acted as Interim Owner Trustee for The National Collegiate Student Loan Trust 2006-1, The National Collegiate Student Loan Trust 2006-2, The National Collegiate Student Loan Trust 2006-3, The National Collegiate Student Loan Trust 2006-4, The National Collegiate Student Loan Trust 2007-1, The National Collegiate Student Loan Trust 2007-2, The National Collegiate Student Loan Trust 2007-3, and The National Collegiate Student Loan Trust 2007-4 (each a “Trust” and together, the “Trusts”).

3. Wilmington Trust, as Owner Trustee or Interim Owner Trustee for the Trusts, was not directed by the owners of any certificates in any trust to file the Verified Amended Complaint for Injunctive and Equitable Relief and Damages or any other document in Case No. 2018-0167-JRS, in the Court of Chancery for the State of Delaware on behalf of any trust.

4. Wilmington Trust, as Owner Trustee or Interim Owner Trustee for the Trusts, did not authorize any person or attorney to file the Amended Complaint for Injunctive and Equitable

Relief and Damages or any other document in Case No. 2018-0167-JRS, in the Court of Chancery for the State of Delaware on behalf of the Trusts.

*I declare under penalty of perjury under the laws of the United States that the foregoing is true and correct.*

**EXECUTED** on this 12th day of October, 2021 at Wilmington, Delaware.

  
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DORRI COSTELLO